

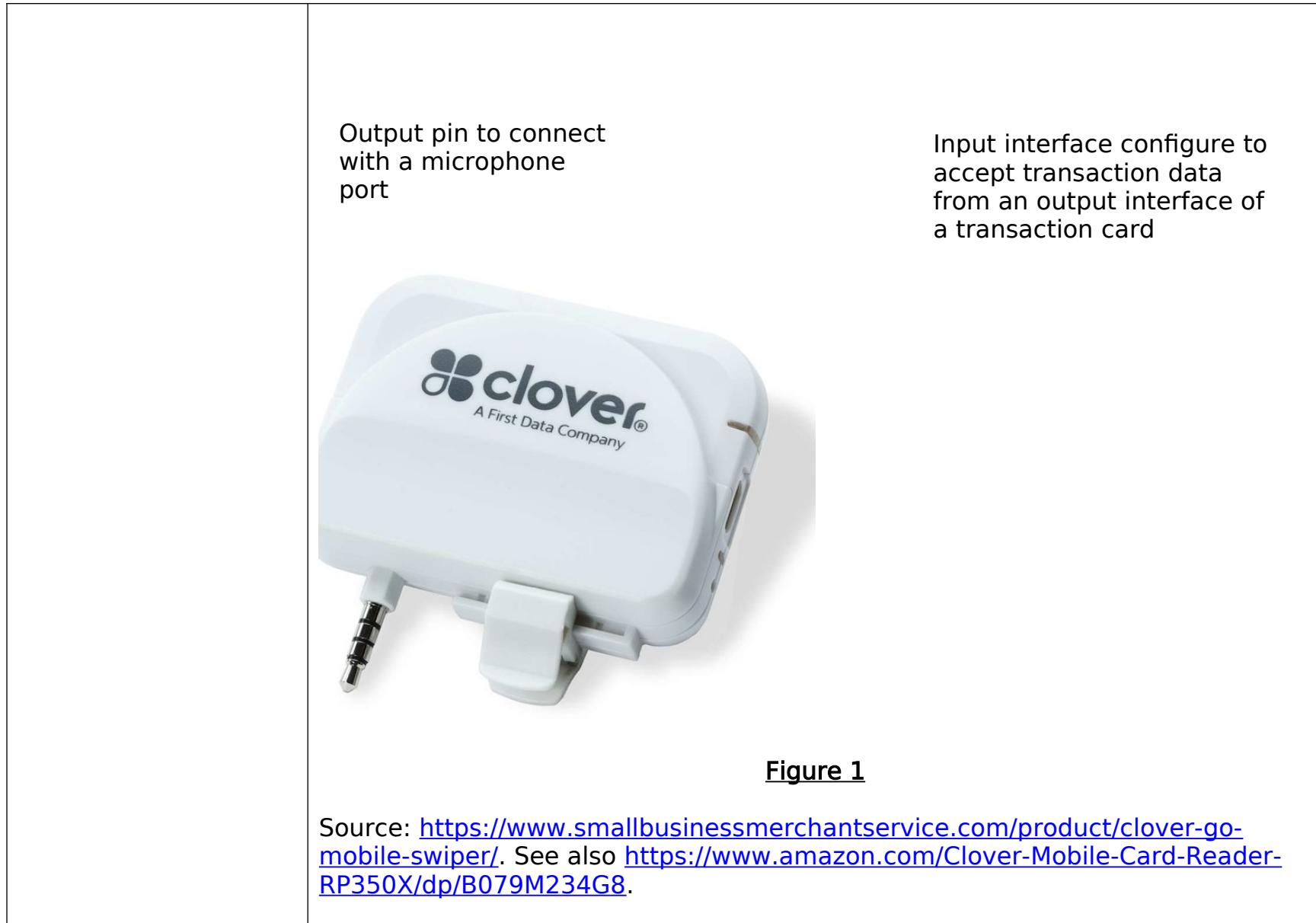
# Exhibit 2

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U.S. Patent No. 9,679,286  
Infringement of Claim 1

Claim 1	Evidence: Fiserv's Clover Go Mobile EMV Card Reader (RP350X) and App (the "Accused Product")
(1.0) An apparatus comprising:	See below.
(1.1) a card reader having an input interface configured to accept transaction data from an output interface of a transaction card, and an output pin, as a part of the card reader, configured to directly connect the card reader to a microphone port of a smart telephone, the card reader providing the transaction data accepted from the output interface of the transaction card to the output pin, and hence to the microphone port, as an analog variable voltage audio signal; and	The Accused Product satisfies Element 1.1: "a card reader having an input interface configured to accept transaction data from an output interface of a transaction card, and an output pin, as a part of the card reader, configured to directly connect the card reader to a microphone port of a smart telephone, the card reader providing the transaction data accepted from the output interface of the transaction card to the output pin, and hence to the microphone port, as an analog variable voltage audio signal."

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<p>(1.2) coded instructions stored in a non-transitory medium of a first Internet-connected server, and accessible by a user of the card reader;</p>	<p>The Accused Product satisfies Element 1.2: “coded instructions stored in a non-transitory medium of a first Internet-connected server, and accessible by a user of the card reader.”</p> <p>Accept payments on the go, anywhere you have wireless or cellular coverage. Whether you’re selling at the local farmers market or at a customer’s job site, Clover Go makes it easy to take your business to your customers.</p> <p>Securely and reliably accept credit and signature debit cards – including contactless, chip &amp; swipe cards – with ease, right from your connected smartphone or tablet. Clover Go also comes with clear and intuitive reporting on sales activity along with insights on other local companies in your industry.</p> <p style="text-align: center;"><b><u>Figure 2</u></b></p> <p>Source:  <a href="https://play.google.com/store/apps/details?id=com.firstdata.clovergo&amp;hl=en_US&amp;gl=US">https://play.google.com/store/apps/details?id=com.firstdata.clovergo&amp;hl=en_US&amp;gl=US</a>.</p> <p><i>See also</i> Figure 1.</p>
<p>(1.3) wherein the coded instructions, when executed on a processor in the smart telephone, convert the analog variable voltage audio signal received at the microphone port to the transaction data</p>	<p>The Accused Product satisfies Element 1.3: “wherein the coded instructions, when executed on a processor in the smart telephone, convert the analog variable voltage audio signal received at the microphone port to the transaction data as digital data, establish direct data exchange between the smart telephone and a second Internet-connected server and facilitate transactions by a financial institution, or purchases from an online-merchant, using the transaction data.”</p> <p><i>See, e.g.,</i> Figures 1 and 2.</p>

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as digital data, establish direct data exchange between the smart telephone and a second Internet- connected server and facilitate transactions by a financial institution, or purchases from an online-merchant, using the transaction data.	
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